

AMENDMENTS TO THE SPECIFICATION

Please insert the following after the list of inventors and before the heading
“BACKGROUND OF THE INVENTION”:

CROSS-REFERENCE TO RELATED APPLICATION

This application claims priority under 35 U.S.C. § 119(e) to U.S. Provisional Patent Application Serial No. 60/529,563, “Risk management for options & others,” filed Dec. 16, 2003.

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Closing

Applicants are amending the specification to make a priority claim to a provisional application filed less than a year before the filing date of this application. This amendment is made within four (4) months of the filing date of this application. No new matter is added.

Respectfully submitted,

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